

26. The method of claim 19 further comprising:  
(e) clearing a payment obligation for the trade transaction through an electronic settlement process.
27. The method of claim 19 further comprising:  
(e) informing a buyer and a seller of a scheduling obligation for the trade transaction.

### REMARKS

In view of the preliminary amendments and the personal interview conducted with Examiner Thomas on February 17, 1999, the Applicant respectfully requests that the claims be allowed. If any other issues exist, the Examiner is encouraged to call the undersigned attorney of record.

DATE: February 17, 1999

Respectfully submitted,

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